

IT IS HEREBY ADJUDGED and DECREED that the below described is SO ORDERED.

Dated: September 15, 2017.

CRAIG A. GARGOTTA
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

IN RE: ARTURO GARCIA AKA ARTHUR GARCIA DEBTOR

SELECT PORTFOLIO SERVICING, INC. AS MORTGAGE SERVICER FOR CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB, AS INDENTURE TRUSTEE, FOR THE CSMC 2014-RPL3 TRUST, MORTGAGE-BACKED NOTES, SERIES 2014-RPL3, ITS SUCCESSORS IN INTEREST AND/OR ASSIGNS, MOVANT VS.
ARTURO GARCIA AKA ARTHUR GARCIA DEBTOR, RESPONDENT

CASE NUMBER: 16-52882

CHAPTER 13

AGREED ORDER CONDITIONING AUTOMATIC STAY (DOCKET ENTRY # 37)

On consideration of the Motion For Relief from Stay ("Motion") filed by Select Portfolio Servicing, Inc. As Mortgage Servicer For Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-RPL3 Trust, Mortgage-Backed Notes, Series

OCAS/GENERAL/JOINT 15-023270 - BK02 2014-RPL3, its successors in interest and/or assigns ('Movant") and the below agreement of the parties, it is:

ORDERED that the automatic stay of 11 U.S.C. § 362 is conditioned as to the property located at 5603 Staack Avenue, San Antonio, TX 78240, legally described as:

LOT 5, BLOCK 13, NEW CITY BLOCK 14633, OAK HILLS TERRACE UNIT 3 IN THE CITY OF SAN ANTONIO, BEXAR COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5300, PAGE(S) 86, DEED AND PLAT RECORDS OF BEXAR COUNTY, TEXAS.

("the Property") on the following conditions:

It is further ORDERED that the conditions under which the Stay shall remain in effect are as follows:

1. <u>Maintaining Ongoing Payments</u>. Pursuant to the terms of the Adjustable Rate Note, dated December 27, 2005, owned by Movant ("the Note") and secured by a Deed of Trust signed by Arturo Garcia a/k/a Arthur Garcia, ("Debtor(s)") dated December 27, 2005 ("the Deed of Trust"), Debtor(s) shall disburse directly to Movant, promptly when due, each monthly installment that falls due under the terms of the Note, beginning the first day of October 2017. These installments are currently \$642.96 per month. The regular payment shall be remitted in such a manner that it is received by Movant on or before the 1st day of the month (the contractual due date) for the month in which it is due. Failure to do so shall constitute a default pursuant to the terms of this Order. Should any regular payment arrive after the expiration of the grace period provided in the Note, Movant reserves the right to assess late charges by the Note. Debtor should send all payments to the following address:

Select Portfolio Servicing, Inc. P.O. Box 65450 Salt Lake City, Utah 84165 ATTN: BANKRUPTCY DEPARTMENT

2. Debtor shall cure the post-petition mortgage arrearage to Movant in the amount of \$5,786.64 which is described as follows:

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- 3. Within thirty (30) days of entry of this Order, the total post-petition arrearage of \$5,786.64 ("Total Arrearage") shall be cured by the amendment or modification of Debtor's existing Chapter 13 Plan to include the Total Arrearage as a secured claim owed to Movant. The Trustee reserves the right to object to the modification of the plan.
- 4. If the amended or modified Chapter 13 Plan is not filed by the thirtieth (30th) day following the entry of this Agreed Order, the stay is terminated as to the Property without further notice or action by this Court. If the Debtor(s) fail(s) to obtain an Order confirming or modifying the revised Chapter 13 Plan within ninety (90) days after this Order is entered, the stay is terminated as to the Property without further notice or action by this Court. If the Debtor(s) fall(s) behind on monthly plan payments to the Chapter 13 Trustee, such delinquency shall constitute an event of default under the terms of this Order.

It is further ORDERED that Debtor(s) shall maintain property insurance and provide proof of insurance to Movant as required by the Note or Deed of Trust.

It is further ORDERED that if Debtor(s) become(s) 31 days delinquent to the Chapter 13 Trustee on payments required by this Order or otherwise fail(s) to perform as required by this Order, Movant shall notify Debtor(s) and Debtor's counsel by mailing written notice ("Notice") of the default via regular mail to the addresses reflected for Debtor(s) and Debtor's counsel on the court's docket at the time of the Notice. If the default is not cured within ten (10) days of the date appearing on the Notice, the stay shall be terminated with respect to the Property, without further notice to Debtor(s) or further action by this Court. If the initial default is cured within ten (10) days of the date appearing on the Notice, the stay shall remain in effect. If the initial event of default is cured and a second event of default occurs, the stay shall be terminated with respect to the Property, without further notice to Debtor(s) or further action by this Court. If the automatic stay is terminated as to the Property, Movant must provide written notice to the Debtor(s), Debtor's attorney and Trustee. Once the Trustee receives such notice, no further disbursements will be made on Movant's claim.

It is further ORDERED that in the event the stay is terminated under the provisions of this Order,

Movant its successors in interest and assigns, is authorized to any rights it may have to enforce its security

interest in the Property pursuant to applicable non-bankruptcy law. By agreement, the fourteen day

provision of Rule 4001(a)(3) is waived and Movant, its successors in interest and assigns, may

immediately enforce and implement this Order upon termination of the Stay. Upon Termination of the

Stay, the Trustee shall cease all payment to Movant.

It is further ORDERED that if the Property is foreclosed upon during the pendency of this

bankruptcy case, any excess proceeds from such sale after payment of existing liens, including the lien

held by Movant, its successors in interest and assigns, which are remitted to the Debtor, rather than to the

Trustee, shall be disclosed by the Debtor(s). Within fourteen (14) days of Debtor(s) receiving any funds

from a foreclosure sale, Debtor(s) shall file amended schedules disclosing the receipt of such funds. The

Trustee reserves the right to seek determination from the Court that such funds are a post-petition asset of

the Estate.

It is further ORDERED that in the event the stay is terminated under the provisions of this Order,

at its option, Movant may offer, provide and enter into any potential forbearance agreement, loan

modification, refinance agreement or other loan workout/loss mitigation agreement including a deed in

lieu as allowed by state law. Movant may contact the Debtor(s) via telephone or written correspondence

to offer such an agreement.

It is further ORDERED that upon termination of the stay, all communications including but, not

limited to, notices required by state law, sent by Movant in connection with proceeding against the

property may be sent directly to the Debtor(s).

It is further ORDERED that in the event this bankruptcy case is converted to a case under

another chapter of the Bankruptcy Code, the Stay is terminated as to the Property without further action

by this Court.

OCAS/GENERAL/JOINT 15-023270 - BK02 It is further ORDERED that in the event this bankruptcy case is dismissed, the terms of this Order shall be null and void as of the date of dismissal.

It is further **ORDERED** that in the event that an Order of Discharge is entered in this bankruptcy case the terms of this Order will no longer be binding on Movant as of the date the Order of Discharge is entered.

###END OF ORDER###

Respectfully Submitted by and agreed to by:

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Agreed to by:

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